

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Mark E Maley § Case No. 15-23712  
Cheryl A Maley §  
§  
Debtors §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/10/2015 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 12,298.69

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	14.15
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 12,284.54

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,979.87 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,979.87 , for a total compensation of \$ 1,979.87<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 17.80 , for total expenses of \$ 17.80<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/06/2016 By: /s/Zane L. Zielinski  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit A

Case No:	15-23712	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Mark E Maley				Date Filed (f) or Converted (c):	07/10/2015 (f)
	Cheryl A Maley				341(a) Meeting Date:	09/14/2015
For Period Ending:	05/06/2016				Claims Bar Date:	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 717 Oakwood St Minooka, IL 60447 (Debtor's Residence)	220,000.00	0.00		0.00	FA
2. PNC Bank Checking Account	10.00	0.00		0.00	FA
3. BMO Checking Account	500.00	0.00		0.00	FA
4. BMO Checking Account	1,000.00	0.00		0.00	FA
5. Household goods and furnishings, including audio, video, and	1,500.00	0.00		0.00	FA
6. Books, pictures and other art objects, antiques, stamp, coin	100.00	100.00		0.00	FA
7. Wearing Apparel	200.00	200.00		0.00	FA
8. Earrings, watch, costume jewelry	200.00	200.00		0.00	FA
9. Term Life Insurance	Unknown	0.00		0.00	FA
10. Pension w/ employer/Former Employer	Unknown	0.00		0.00	FA
11. Workers Compensation Claim	Unknown	0.00		0.00	FA
12. Personal Injury Claim	15,000.00	0.00		0.00	FA
13. 2014 Nissan Juke	13,737.00	1,709.00		0.00	FA
14. 2013 Ford F-150	14,417.00	0.00		0.00	FA
15. Cheryl Maley Inheritance (u)	0.00	12,298.69		12,298.69	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$266,664.00	\$14,507.69	\$12,298.69	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is investigating a probate matter.

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RE PROP # 11 -- This case is fully exempt.

RE PROP # 12 -- The Trustee investigated and determine potential recovery to be less than the exemption amount.

Exhibit A

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

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**FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-23712

Case Name: Mark E Maley

Cheryl A Maley

Taxpayer ID No: XX-XXX3629

For Period Ending: 05/06/2016

Trustee Name: Zane L. Zielinski

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4529

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/04/16	15	Karen Chmielewski PNC Bank Cashier's check	Inheritance	1229-000	\$12,298.69		\$12,298.69
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.15	\$12,284.54

COLUMN TOTALS	\$12,298.69	\$14.15
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$12,298.69	\$14.15
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$12,298.69	\$14.15

Exhibit B

TOTAL OF ALL ACCOUNTS

	NET DEPOSITS	DISBURSEMENTS	NET	ACCOUNT BALANCE	
XXXXXX4529 - Checking	\$12,298.69	\$14.15	\$12,284.54		
	\$12,298.69	\$14.15	\$12,284.54		
			(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00				
Total Net Deposits:	\$12,298.69				
<u>Total Gross Receipts:</u>	<u>\$12,298.69</u>				

Case Number: 15-23712

Date: May 9, 2016

Debtor Name: Mark E Maley Cheryl A Maley

Claims Bar Date:

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$1,979.87	\$1,979.87
100 2200	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$17.80	\$17.80
100 3110	The Law Offices of William J. Factor, LTD 105 W. Madison Suite 1500 Chicago, IL 60602	Administrative		\$0.00	\$2,577.50	\$2,577.50
1 300 7100	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$700.00	\$700.13	\$700.13
2 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$210.00	\$210.00	\$210.00
3 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$989.00	\$937.46	\$937.46
4 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$4,293.00	\$4,025.17	\$4,025.17
5 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$12,301.00	\$12,301.62	\$12,301.62
6 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$4,493.00	\$4,493.42	\$4,493.42

## Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 15-23712

Date: May 9, 2016

Debtor Name: Mark E Maley Cheryl A Maley

Claims Bar Date:

	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7	Capital One Bank (Usa), N.A.	Unsecured		\$16,964.00	\$16,964.20	\$16,964.20
300	Po Box 71083					
7100	Charlotte, Nc 28272-1083					
8	Bmo Harris Bank N.A.	Unsecured		\$14,738.00	\$14,318.16	\$14,318.16
300	Po Box 2035					
7100	Milwaukee, Wi 53201					
9	Capital One, N.A.	Unsecured		\$587.00	\$633.15	\$633.15
300	C O Becket And Lee Llp					
7100	Po Box 3001					
	Malvern, Pa 19355-0701					
Case Totals				\$55,275.00	\$59,158.48	\$59,158.48

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-23712

Case Name: Mark E Maley

Cheryl A Maley

Trustee Name: Zane L. Zielinski

Balance on hand	\$	12,284.54
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski	\$ 1,979.87	\$ 0.00	\$ 1,979.87
Trustee Expenses: Zane L. Zielinski	\$ 17.80	\$ 0.00	\$ 17.80
Attorney for Trustee Fees: The Law Offices of William J. Factor, LTD	\$ 2,577.50	\$ 0.00	\$ 2,577.50

Total to be paid for chapter 7 administrative expenses \$ 4,575.17

Remaining Balance \$ 7,709.37

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 54,583.31 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group Llc As Agent For	\$ 700.13	\$ 0.00	\$ 98.89
2	Pyod, Llc Its Successors And Assigns As Assignee	\$ 210.00	\$ 0.00	\$ 29.66
3	Pyod, Llc Its Successors And Assigns As Assignee	\$ 937.46	\$ 0.00	\$ 132.41
4	Pyod, Llc Its Successors And Assigns As Assignee	\$ 4,025.17	\$ 0.00	\$ 568.52
5	Pyod, Llc Its Successors And Assigns As Assignee	\$ 12,301.62	\$ 0.00	\$ 1,737.49
6	Pyod, Llc Its Successors And Assigns As Assignee	\$ 4,493.42	\$ 0.00	\$ 634.65
7	Capital One Bank (Usa), N.A.	\$ 16,964.20	\$ 0.00	\$ 2,396.03
8	Bmo Harris Bank N.A.	\$ 14,318.16	\$ 0.00	\$ 2,022.30
9	Capital One, N.A.	\$ 633.15	\$ 0.00	\$ 89.42

Total to be paid to timely general unsecured creditors \$ 7,709.37

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE